

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dean M. Carter  
Debtor

Case No. 16-01249-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Oct 06, 2021

User: AutoDocke  
Form ID: pdf010

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Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:**

Recip ID	Recipient Name and Address
	+ Nautilus Insurance Group, c/o Ronald Amato, Esquire, 107 N Commerce Way, Bethlehem PA 18017-8913
4826495	#+ Capital Region Water, Attn: Wendy Shollenberger, 100 Pine Drive, Harrisburg, PA 17103-1260
4794620	+ City of Harrisburg, City Treasurer, City Government Center, 10 North Second Street,, Harrisburg, PA 17101-1677
4767997	+ Dauphin County Tax Claim, 2 South Second Street, First Floor, Harrisburg, PA 17101-2047
4768023	+ Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
4794622	Shomari Saeed, 327 Jefferson Avenue, Brooklyn, NY 11216-1743
4821197	+ U.S. Bank NA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4767998	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2021 18:43:00	Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
4768015	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 06 2021 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor HSBC Bank USA National Association, as Trustee for Fremont Home Loan Trust 2004-C, Mortgage-Backed Certificates, Series 2004-C andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew L Spivack	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank NA et al c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST IX bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com
Jerome B Blank	on behalf of Creditor U.S. Bank NA. Sucessor Trustee To Bank Of America et al. pamb@fedphe.com
Jerome B Blank	on behalf of Creditor HSBC Bank USA NA etal pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com
Kevin Buttery	on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust ldoyle@friedmanvartolo.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank National Association as Trustee of the Igloo Series IV Trust ldoyle@friedmanvartolo.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Renaissance wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor HSBC Bank USA National Association, As Trustee et al pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et al pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor HSBC Bank USA NA etal pamb@fedphe.com, mario.hanyon@brockandscott.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust N.A. as Trustee of the Igloo Series IV Trust bknotifications@ghidottiberger.com

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Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@raslg.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company tomysong0@gmail.com
Thomas Song	on behalf of Creditor HSBC Bank USA NA etal tomysong0@gmail.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, et al tomysong0@gmail.com
Thomas Song	on behalf of Creditor HSBC Bank USA National Association, As Trustee et al tomysong0@gmail.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al tomysong0@gmail.com
Tracy Lynn Updike	on behalf of Debtor 1 Dean M. Carter tlupdike@mette.com rkvansteenacker@mette.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 29

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	CASE NO. 1-16-01249-HWV
DEAN M. CARTER	:	
d/b/a DR. ROOF ROOFING COMPANY	:	CHAPTER 13
d/b/a B-LARGE SOUND EFFECTS,	:	
	:	
Debtor	:	1521 N. 5 <sup>th</sup> Street, Harrisburg, PA
	:	1523 N. 5 <sup>th</sup> Street, Harrisburg, PA
DEAN M. CARTER	:	1525/1527 N. 5 <sup>th</sup> Street, Harrisburg, PA
d/b/a DR. ROOF ROOFING COMPANY	:	1522 N. 6 <sup>th</sup> Street, Harrisburg, PA
d/b/a B-LARGE SOUND EFFECTS,	:	1524 N. 6 <sup>th</sup> Street, Harrisburg, PA
	:	1526 N. 6 <sup>th</sup> Street, Harrisburg, PA
	:	
Movants	:	Parcel Nos. 12-017-055, 12-017-054,
	:	12-017-053, 12-017-041, 12-017-043
v.	:	& 12-017-044
	:	
U.S. BANK, N.A. c/o SELECT	:	
PORTFOLIO SERVICING, INC., U.S.	:	
BANK TRUST, N.A. c/o SN SERVICING	:	
CORP., WELLS FARGO BANK, N.A. c/o	:	
OCWEN LOAN SERVICING, LLC,	:	
DAUPHIN COUNTY TAX CLAIM	:	
BUREAU, CITY OF HARRISBURG,	:	
CAPITAL REGION WATER,	:	
PENNSYLVANIA DEPARTMENT OF	:	
REVENUE, NAUTILUS INSURANCE	:	
GROUP, SHOMARI SAEED, and	:	
JACK N. ZAHAROPOULOS, STANDING	:	
CHAPTER 13 TRUSTEE,	:	
	:	
Respondents	:	

**ORDER APPROVING SALE OF REAL PROPERTY  
PURSUANT TO 11 U.S.C. §363(b)  
AND APPROVING DISTRIBUTION OF PROCEEDS**

The Motion of the Debtor, Dean M. Carter, to Approve the Sale of Real Property Pursuant to 11 U.S.C. §363(b) and Approve Distribution of Proceeds ("Motion") having come this day before the Court, and following notice to creditors in the above case and an opportunity for a hearing thereon, and the Court believing that the sale of the Real Property (as defined below) is in the best interests of the Debtor and his estate, and that such sale is made in good

faith, and that the consideration offered is fair and reasonable; it is

**HEREBY ORDERED** that:

1. Dean M. Carter ("Debtor") is authorized to sell the Real Property located at and known as 1521 N. 5<sup>th</sup> Street, Harrisburg, PA, 1523 N., 5<sup>th</sup> Street, Harrisburg, PA, 1525/1527 N. 5<sup>th</sup> Street, Harrisburg, PA, 1522 N. 6<sup>th</sup> Street, Harrisburg, PA, 1524 N. 6<sup>th</sup> Street, Harrisburg, PA, 1526 N. 6<sup>th</sup> Street, Harrisburg, PA, Dauphin County, Pennsylvania (the "Real Property"), under the terms of and pursuant to that certain Agreement and Addendums between the Debtor as Seller, and Vice Capital, LLC, assignee of RB Development, LLC, as Buyer, (the "Agreement"), and as set forth in the Motion. Such sale shall be to Buyer for the total consideration of \$500,000.00.

2. All liens will attach to the proceeds in the order of their priority subject to the distribution set forth in this Order. The secured liens against the Real Property are a mortgage lien on 1522 N. 6<sup>th</sup> in favor of U.S. Bank Trust, N.A., c/o SN Servicing Corp. securing a debt in the amount of \$65,211.63 at the time of the bankruptcy filing in accordance with a duly filed Proof of Claim transferred September 15, 2021; a mortgage lien on 1524 N. 6<sup>th</sup> in favor of Wells Fargo Bank, N.A., c/o Ocwen Loan Servicing, LLC securing a debt in the current amount of approximately \$69,500.00; a mortgage lien on 1526 N. 6<sup>th</sup> in favor of U.S. Bank, N.A. c/o Select Portfolio Servicing, Inc. securing a debt in the current amount of approximately \$105,655.00 (this lien may have been erroneously released against the property, but not against the Debtor, so will be paid at settlement instead of litigating the matter); a tax lien in favor of the Pennsylvania Department of Revenue securing a debt in the current amount of approximately \$129.93; municipal liens in favor of the City of Harrisburg, for itself and as management agent for the Harrisburg Authority, securing a debt in the current amount of approximately \$12,000.00. The Real Property had previously been subject to judgment liens by Nautilus Insurance Group and Shomari Saeed, but those liens have been avoided by previous Orders of this Court.

3 The distribution of the funds generated by the sale of the Real Properties shall be as follows:

- i Any notary or incidental recording fees required to be paid by the Debtor as Seller;
- ii Any costs associated with the preparation of the deed or normal services with respect to closing;
- iii. Attorney fees to Mette, Evans & Woodside in the amount of \$9,000.00 for services in connection with this transaction as it relates to this Chapter 13 case. All fees and expenses payable to Mette, Evans & Woodside, P.C. shall be subject to such approval as the Bankruptcy Court may require;

- iv. Realty transfer tax, if any, required to be paid by Debtor, as Seller;
- v. Any present and past due real estate taxes owed on the Real Property, prorated to the date of sale;
- vi. Any present and past due municipal service charges owed on the Real Property, including Municipal Liens, prorated to the date of sale;
- vii. Real Estate Commission to Iron Valley Real Estate of Central PA in the amount of six percent (6%) of the total sales consideration plus a \$495.00 broker fee;
- viii. Payment to U.S. Bank Trust, N.A., c/o SN Servicing Corp. in an amount sufficient to pay off the loan secured by the mortgage on the real property at 1522 N. 6<sup>th</sup> in full;
- ix. Payment to Wells Fargo Bank, N.A., c/o Ocwen Loan Servicing, LLC on account of the 1524 N. 6<sup>th</sup> Mortgage in an amount sufficient to pay off the loan secured by the mortgage in full;
- x. Payment to U.S. Bank, N.A. c/o Select Portfolio Servicing, Inc. on account of the 1526 N. 6<sup>th</sup> Mortgage in an amount sufficient to pay off the loan secured by the mortgage in full;
- xi. Payment to the Pennsylvania Department of Revenue on account of the Revenue Tax Lien;
- xii. There will be no payment towards the Judgments of Nautilus Insurance Group and Shomari Saeed, which were already avoided by separate Bankruptcy Court Order;
- xiii. Payment to the Debtor of net proceeds up to the full amount of his claimed exemption, as allowed under 11 U.S.C. §522(d)(5), or \$12,725.00; and
- xiv. Thereafter, payment to the Chapter 13 Trustee of the remaining balance of the net proceeds to pay any remaining claims through the Chapter 13 Plan.

4. The sale is to a good faith purchaser and for fair market value within the meaning of 11 U.S.C. §363(m) and In re Abbotts Dairies of Pennsylvania, Inc., 788 F.2d 142 (3rd Cir. 1986).

5. The Debtor is empowered and ordered to execute any and all documents necessary to effectuate the sale of the Real Property.

6. Fed.R.Bankr. P Rule 6004(h) is not applicable, and the Real Property may be sold

and purchased promptly.

7. Upon payment of the appropriate fee, the Clerk's Office shall provide the Debtor with certified copies of this Order, as are necessary, to be recorded in the Office of the Recorder of Deeds of Dauphin County, Pennsylvania.

Dated: October 6, 2021

By the Court,

  
Henry W. Van Eck, Chief Bankruptcy Judge <sup>(CD)</sup>